

Certificate Number: 05701-MIW-DE-008321085

Bankruptcy Case Number: 09-08486

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 12, 2009, at 11:04 o'clock AM MST,

LEON E LAMPHEAR completed a course on personal financial
management given by internet by

50-30-20 MoneyPlan,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Michigan.

Date: September 12, 2009

By /s/Orsolya K Lazar

Name Orsolya K Lazar

Title Certification Manager

Certificate Number: 05701-MIW-DE-008323780

Bankruptcy Case Number: 09-08486

CERTIFICATE OF DEBTOR EDUCATION

I certify that on September 13, 2009, at 11:42 o'clock AM MST,

NETTIE J LAMPHEAR completed a course on personal financial
management given by internet by

50-30-20 MoneyPlan,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the Western District of Michigan.

Date: September 13, 2009

By /s/Lovetta Pyle

Name Lovetta Pyle

Title Client Care and Certificate Specialist